

Loans & Advances			Frequency	Fees and Commission
Retail Facilities			Frequency	Fees and Commission
1 Cash Back Facilities - Loans, POD & Bank Guarantees				
1.1	Cash Back Loan/ POD Processing Fees	Personal Accounts		2,000.00
		Business Accounts		Less than 5.0Mn - 2,000 Above 5.0 Mn - 5,000
1.2	Cash Back Facility Renewal	Without change to terms and conditions		Individual - 1,000 Business Accounts Less than 5.0Mn - 1,000 Above 5.0 Mn - 2,500
		With change to terms and conditions		Individual - 2,000 Business Accounts Less Than 5.0Mn - 2,000 Above 5Mn - 5,000
2 Overdrafts			Frequency	Fees and Commission
2.1	Permanent Overdraft set up fee/Processing Fee (Excluding Cash Back OD)	Up to 500K	Per Event	2,500
		500K - 1Mn	Per Event	5,000
		1Mn - 25Mn	Per Event	0.5% (Max - 100,000)
		25Mn - 50Mn	Per Event	0.375% (Max - 150,000)
		Above 50Mn	Per Event	0.25% (Max - 250,000)
2.2	Temporary Overdraft set up fee	Amount up to 500,000	Per Event	1,500
		500,001-1,000,000	Per Event	3,000
		1,000,001-5,000,000	Per Event	5,000
		5,000,001-10,000,000	Per Event	7,500
		Above 10 Mio	Per Transaction	12,500
2.3	Excess Approval (pre-approved)	Per Transaction	250	
2.4	Inward Referral Charges	Per Transaction	150	
2.5	Minimum Overdraft monthly interest	Per Month	300	
3 Personal & Education Loans			Frequency	Fees and Commission
3.1	Processing Fee - 50% waived for Salary Savings Account holders, subject to 1 Month	Loans up to 500K	Per Event	5,000
		Loans up to 7.5Mn	Per Event	8,500
3.2	Early settlement fee (withing 1 year of granting the facility)	Loans above 7.5Mn	Per Event	12,500
		Partial settlement upto	5% or Min 10,000 whichever	
3.3	Early settlement fee (After 1 Year of granting the Facility)	10% of outstanding	4% or Min 10,000 whichever	
3.4	Early settlement fee - Salary Savings Account Holders	Settlement Capital	50% From the prevailing tariff	
3.5	Default penalty charge	Per Event	2% from the due amount	
4 Personal Loans (PILOTS)			Frequency	Fees and Commission
4.1	Processing Fee - 50% waived for Salary Savings Account holders, subject to 1 Month	Loans up to 500K	Per Event	5,000
		Loans up to 7.5Mn	Per Event	8,500
4.2	Early settlement fee (withing 1 year of granting the facility)	Loans above 7.5Mn	Per Event	12,500
		Partial settlement upto	4% or Min 10,000 whichever	
4.3	Early settlement fee (After 1 Year of granting the Facility)	10% of outstanding	2% or Min 10,000 whichever	
4.4	Early settlement fee - Salary Savings Account Holders	Settlement Capital	NO EARLY SETTLEMENT FEE	
4.5	Default penalty charge	Per Event	2% from the due amount	
5 Housing Loans			Frequency	Fees and Commission
5.1	Processing Fee	Min	Loan Amount	0.50%
		Max	Per Event	5,000
5.2	Early settlement fee (withing 1 year of granting the facility)	Per Event	100,000	
5.3	Early settlement fee (After 1 Year of granting the Facility)	Partial settlement upto	4%	
5.4	Early settlement fee - Salary Savings Account Holders	10% of outstanding	4%	
5.5	Default penalty charge	Settlement Capital	50% FROM THE PREVAILING	
5.6	Stamp Duty	Per Event	2% from the due amount	
6 Loan Against Property (LAP)			Frequency	Fees and Commission
6.1	Processing Fee	Loans up to 5Mn	Per Event	0.5% Minimum 10,000
		Loans up to 25Mn	Per Event	
6.2	Early settlement fee (withing 1 year of granting the facility)	Loans up to 50Mn	Per Event	
		Loans up to 100Mn	Per Event	
6.3	Early settlement fee (After 1 Year of granting the Facility)	Partial settlement upto	5%	
6.4	Default penalty charge	10% of outstanding	4%	
6.5	Stamp Duty (Loans above 3Mn)	Per Event	2% from the due amount	
7 Vehicle Loans			Frequency	Fees and Commission
7.1	Processing Fee	Loans up to 3Mn	Per Event	5,000
		Loans up to 8Mn	Per Event	12,500
7.2	Early settlement fee (withing 1 year of granting the facility)	Loans above 8Mn	Per Event	20,000
		Partial settlement upto	5%	
7.3	Early settlement fee (After 1 Year of granting the Facility)	10% of outstanding	4%	
7.4	Early settlement fee - Salary Savings Account Holders	Settlement Capital	50% FROM THE PREVAILING	
7.5	Default penalty charge	Per Event	As per regulations	
7.6	Stamp Duty (Loans above 3Mn)	Loan Amount	0.10%	
8 Term Loans			Frequency	Fees and Commission
8.1	Processing Fee	Loans up to 5Mn	Per Event	0.5% (Min 5,000)
		Loans up to 25Mn	Per Event	0.35% (Min 25,000)
8.2	Early settlement fee (withing 1 year of granting the facility)	Loans up to 50Mn	Per Event	0.25% (Min 87,500)
		Loans up to 100Mn	Per Event	0.15% (Min 125,000)
8.3	Early settlement fee (After 1 Year of granting the Facility)	Partial settlement upto	5%	
8.4	Default penalty charge	10% of outstanding	4%	
8.5	Stamp Duty (Loans above 3Mn)	Per Event	As per regulations	
9 Retail Facilities/ Revolving Loans			Frequency	Fees and Commission
9.1	New Request	Per Request	15,000	
9.2	Additional Request	Per Request	5,000	
9.3	Renewal	Per Request	15,000	
9.4	Default penalty charge	Per Event	4%	
9.5	Stamp Duty	Loan Amount	As per regulations	
10 Agri / Micro Facility			Frequency	Fees and Commission
10.1	New Request	Upto 100,000	Per Request	2500
		From 100,001/- to Over 500,000	Per Request	1%
10.2	Additional Request	Per Request	5000	
10.3	Renewal	Per Request	1,000	
10.4	Early settlement fee	Settlement Capital	Free	
11 Pawning & Gold Loan			Frequency	Fees and Commission
11.1	Processing Fee			Free
11.2	Stamp Duty	Above 25k		25
12 Business Banking Facility			Frequency	Fees and Commission
12.1	New Request	Per Request	50,000	
12.2	Additional Request (Permanent Enhancement)	Per Request	25,000	
12.3	Renewal	Per Request	25,000	
12.4	Renewal with Enhancement	Per Request	35,000	
12.5	All Tempory Limits	Per Request	25,000	
12.6	Early settlement fee (Term Loans)	Settlement Capital	2%	
13 SME Facility			Frequency	Fees and Commission
13.1	New Request	Below 25Mn	Per Request	15,000
		Above 25Mn	Per Request	25,000
13.2	Additional Request (Permanent Enhancement)	Below 25Mn	Per Request	10,000
		Above 25Mn	Per Request	20,000
13.3	Renewal	Per Request	15,000	
13.4	Renewal with Enhancement	Per Request	20,000	
13.5	All Tempory Limits Pre arrange tempory facilities (Trade,Money Market,OD,STL)	Per Request	15,000	
13.6	Early settlement fee (Term Loans)	Settlement Capital	2%	
Common Charges			Frequency	Fees and Commission
14 Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking)			Frequency	Fees and Commission
14.1	Loan Amount	up to 1,000,000	Per Event	2,500
		1,000,001 -	Per Event	5,000
		5,000,001 -	Per Event	10,000
		10,000,001 and	Per Event	0.1% of the loan value subject
15 Legal Fee			Frequency	Fees and Commission
15.1	Property	Up to 1,000,000	Per Event	1,50%
		1,000,001 to	Per Event	1,00%
		5,000,001 to	Per Event	0.75%
		25,000,001 to	Per Event	up to 25Mn 187,000 + 0.50%
		Above 50,000,001	Per Event	upto 50Mn – 312,500 + 0.3%
15.2	Housing loans			75% of the amount to be
15.3	Vehicle Loans	Per event		1,000
15.4	Issuing certified copies	Title deed	Per deed per copy	2,500
15.5	Issuing certified copies	Survey plan	Per plan per copy	500
15.6	Sending Letter of Demand	Per letter of		1,000
15.7	Court appearances by in house lawyers	One court		3,000
16 Loan Balance Confirmation			Frequency	Fees and Commission
16.1	Loan Balance Confirmation	Per Request		2,500
17 Postage			Frequency	Fees and Commission
17.1	Postage Fee	Per Event		Actual